

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☒ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Shawni

First name

S.

Middle name

Moshiri

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Shanin Moshiri
Shawni Mo
Shawni Moshiri
Shawni F. Moshiri
S Moshiri
Shawni Moshin
Shawni Moshir
Shahin Moshiri
Shan Moshiri
Shani Moshiri
Shanni Moshirir
Shan-ni Moshiri
Shawane Moshiri
Shawne Moshiri
Shawni DPM Moshiri
Shawni G. Moshiri
Shawni S. Moshiri
Shawni S DPM Moshiri
Shawni Mishiri
Shawni M. Moshiri
Shahin M. Moshiri

Debtor 1 **Shawni S. Moshiri**

Shanin N. Moshiri

Case number (if known)

3. Only the last 4 digits of
your Social Security
number or federal
Individual Taxpayer
Identification number
(ITIN)

xxx-xx-1550

Debtor 1 **Shawni S. Moshiri**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☐ I have not used any business name or EINs.

DBA Chicago Chiropractic Clinic

Include trade names and *doing business as* names

Business name(s)

EINs

☐ I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live

**800 N. Michigan Avenue
Unit 2203
Chicago, IL 60611-2150**

Number, Street, City, State & ZIP Code

Cook

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Shawni S. Moshiri**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**
- Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?**
- ☐ No.
- ☒ Yes.
- | | | | | | |
|----------|--|------|-----------------|-------------|-----------------|
| District | <u>Northern District of Illinois (Chicago)</u> | When | <u>8/01/16</u> | Case number | <u>16-24636</u> |
| District | <u>Northern District of Illinois (Chicago)</u> | When | <u>11/25/15</u> | Case number | <u>15-40191</u> |
| District | <u>Northern District of Illinois (Chicago)</u> | When | <u>7/30/14</u> | Case number | <u>14-27900</u> |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- | | | | |
|-----------------------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
-
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Shawni S. Moshiri**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☐ No. I am not filing under Chapter 11.

☒ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Shawni S. Moshiri**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Shawni S. Moshiri**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Shawni S. Moshiri**Shawni S. Moshiri**

Signature of Debtor 1

Signature of Debtor 2

Executed on **November 8, 2016**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **Shawni S. Moshiri**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ J. Kevin Benjamin ARDC #:

Signature of Attorney for Debtor

Date

November 8, 2016

MM / DD / YYYY

J. Kevin Benjamin ARDC #:

Printed name

Benjamin | Brand | LLP

Firm name

**1016 W. Jackson Boulevard
Chicago, IL 60607-2914**

Number, Street, City, State & ZIP Code

Contact phone **(312) 853-3100**

Email address

attorneys@benjaminlaw.com

6202321

Bar number & State

Fill in this information to identify your case:

Debtor 1	Shawni S. Moshiri		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case number _____			
(if known)			

☐ Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim

<div style="background-color: black; color: white; padding: 5px; text-align: center; font-weight: bold; font-size: 1.2em;">1</div> <p>63rd & Pulaski Property Group, LLC 3918 W. 63rd Street Chicago, IL 60629-4604</p> <hr/> <hr/> <p>Contact _____</p> <hr/> <p>Contact phone _____</p>	<p>What is the nature of the claim?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____</p> <p style="padding-left: 150px;">Value of security: - \$ _____</p> <p style="padding-left: 150px;">Unsecured claim \$ _____</p>
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<div style="background-color: black; color: white; padding: 5px; text-align: center; font-weight: bold;">2</div> <p>63rd Laser & Skin Clinic, LLC Attn: Nozar Amiran, A Manager 450 S. Warren Avenue Palatine, IL 60074-6408</p>	<p>What is the nature of the claim?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____</p> <p style="padding-left: 100px;">Value of security: - \$ _____</p> <p style="padding-left: 100px;">Unsecured claim \$ _____</p>
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Debtor 1 Shawni S. Moshiri Case number (if known) _____

3	63rd Laser & Skin Clinic, LLC Attn: Amin Mashouf, A Manager 800 N. Michigan Avenue, #2203 Chicago, IL 60611	What is the nature of the claim?	Notice Purposes Only	\$ \$0.00	
		As of the date you file, the claim is: Check all that apply			
		<input type="checkbox"/> Contingent			
		<input type="checkbox"/> Unliquidated			
		<input type="checkbox"/> Disputed			
		<input checked="" type="checkbox"/> None of the above apply			
		Does the creditor have a lien on your property?			
		<input checked="" type="checkbox"/> No			
		<input type="checkbox"/> Yes. Total claim (secured and unsecured) \$ _____			
		Value of security: - \$ _____			
		Unsecured claim \$ _____			
Contact _____					
Contact phone _____					

4	800 N. Michigan Condo Association 800 N. Michigan Avenue Chicago, IL 60611	What is the nature of the claim?	Notice Only - Condo Association Dues	\$ Unknown	
		As of the date you file, the claim is: Check all that apply			
		<input type="checkbox"/> Contingent			
		<input type="checkbox"/> Unliquidated			
		<input type="checkbox"/> Disputed			
		<input checked="" type="checkbox"/> None of the above apply			
		Does the creditor have a lien on your property?			
		<input type="checkbox"/> No			
		<input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) \$ Unknown			
		Value of security: - \$ \$0.00			
		Unsecured claim \$ Unknown			
Contact _____					
Contact phone _____					

5	Ally Financial PO Box 130424 Saint Paul, MN 55113-0004	What is the nature of the claim?	2012 Land Rover Pure Plus Range Rover Evoque 53,500 miles Location: 800 N. Michigan Avenue Unit 2203, Chicago IL 60611-2150 - VIN: SALVP1BG2CH600079	\$ \$1,915.79	
		As of the date you file, the claim is: Check all that apply			
		<input type="checkbox"/> Contingent			
		<input type="checkbox"/> Unliquidated			
		<input type="checkbox"/> Disputed			
		<input checked="" type="checkbox"/> None of the above apply			
		Does the creditor have a lien on your property?			
		<input type="checkbox"/> No			
		<input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) \$ \$25,466.79			
		Value of security: - \$ \$23,551.00			
		Unsecured claim \$ \$1,915.79			
Contact _____					
Contact phone _____					

6	What is the nature of the claim?	Business Loan	\$ \$9,000.00
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Debtor 1 **Shawni S. Moshiri** Case number (if known) _____

Amalgamated Bank
1 West Monroe
Chicago, IL 60603

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☒ Unliquidated
☐ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

7

American Access Casualty
c/o James P. Newman &
Associates
2570 FoxField, #201
Saint Charles, IL 60174

What is the nature of the claim?

Declaratory Judgment \$ **\$0.00**
9/14/2014

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

8

American Chartered Bank
932 W. Randolph Street
Chicago, IL 60607

What is the nature of the claim?

Notice Only - \$ **\$0.00**
repossessed boat

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

9

Amex
Correspondence
Po Box 981540
El Paso, TX 79998

What is the nature of the claim?

Credit Card \$ **\$0.00**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No

Debtor 1 **Shawni S. Moshiri** Case number (if known) _____

Contact ☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Contact phone Unsecured claim \$ _____

10 What is the nature of the claim? Legal Fees \$ **\$0.00**

Andrew Everest, Esq.
The Everest Firm
2035 W. Charleston, Suite 305
Chicago, IL 60647

As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Contact _____
 Contact phone _____
 Does the creditor have a lien on your property?
☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Unsecured claim \$ _____

11 What is the nature of the claim? Overpayment on Health Insurance Claimed \$ **\$27,068.78**

Blue Cross Blue Shield of Illinois
POB 3238
Naperville, IL 60566-7238

As of the date you file, the claim is: Check all that apply
☐ Contingent
☒ Unliquidated
☒ Disputed
☐ None of the above apply

Contact _____
 Contact phone _____
 Does the creditor have a lien on your property?
☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
 Value of security: - \$ _____
 Unsecured claim \$ _____

12 What is the nature of the claim? 800 N. Michigan Avenue Unit 2203 Chicago, IL 60611-2150 Cook County. PIN: 17-03-231-018-1009. Short Legal: Parcel 1: Unit 2203 In 800 North Michig \$ **\$191,620.77**

Broadway Tiffany LLC
c/o Joel F. Handler, Esq.
One E. Wacker Drive, Suite 510
Chicago, IL 60601

As of the date you file, the claim is: Check all that apply
☒ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Contact _____
 Contact phone _____
 Does the creditor have a lien on your property?
☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____

Debtor 1 **Shawni S. Moshiri** Case number (if known) _____

Contact phone _____

Value of security: - \$ _____
Unsecured claim \$ _____

13 What is the nature of the claim? **Business Loan** \$ **\$32,134.00**

CAN Capital
Attn: Michael S. Solano
2015 Vaughn Road, Suite 500
Kennesaw, GA 30144

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

14 What is the nature of the claim? **Charge Account and 2009 M1 118073** \$ **\$7,758.54**

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

15 What is the nature of the claim? **Credit Card** \$ **\$4,638.00**

Citibank
Citicorp Credit Svcs/Centralized BK
Po Box 790040
Saint Louis, MO 63179

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact _____

Contact phone _____

16 What is the nature of the claim? **12/31/2014 IL Individual Income Tax assessed around 10/23/2015 for @,469.00 + \$376.90 penalty and \$107.50 in interest.** \$ **\$2,953.40**

Debtor 1 **Shawni S. Moshiri** Case number (if known) _____

**Illinois Department of Revenue
Bankruptcy Section
POB 64338
Chicago, IL 60664-0338**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

17

**Lewis Carrozza
4417 W. 147th Street
Midlothian, IL 60445-2643**

What is the nature of the claim?

**Delinquent Property Taxes that were sold
for the property
located at The East 25
Feet of the Real Estate
C/K/A 3916-3918 W.
63rd Street, Chicago,
Ill**

\$ \$19,643.42

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

18

**Navient Solutions, Inc., c/o
Educational Credit Management
Corp
POB 16408
Saint Paul, MN 55116-0408**

What is the nature of the claim?

**Educational - currently \$ \$180,786.74
in forbearance
Sallie Mae**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☒ Unliquidated
☒ Disputed
☐ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

Contact

Contact phone

19

**Presence Health
62392 Collection Ceneter Drive**

What is the nature of the claim?

Medical \$ \$1,300.00

Debtor 1 **Shawni S. Moshiri** Case number (if known) _____

Chicago, IL 60693

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Contact _____

Contact phone _____

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) \$ _____
Value of security: - \$ _____
Unsecured claim \$ _____

20

What is the nature of the claim?

**Jewelry, 18KT 6.10 DWT; 18K Ring with approximately 1.53 CT Emerald Cut
Maturity Date 11/13/2016**

\$ \$4,000.00

**West Town Jewelry & Loan LLC
2059 W. Chicago Avenue
Chicago, IL 60622**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Contact _____

Contact phone _____

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured) \$ **\$4,000.00**
Value of security: - \$ **\$0.00**
Unsecured claim \$ **\$4,000.00**

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Shawni S. Moshiri
Shawni S. Moshiri
Signature of Debtor 1

X _____
Signature of Debtor 2

Date **November 8, 2016**

Date _____

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Shawni S. Moshiri**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **110**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **November 8, 2016**

/s/ Shawni S. Moshiri

Shawni S. Moshiri

Signature of Debtor

63rd & Pulaski Property Group, LLC
3918 W. 63rd Street
Chicago, IL 60629-4604

63rd Laser & Skin Clinic, LLC
Attn: Nozar Amiran, A Manager
450 S. Warren Avenue
Palatine, IL 60074-6408

63rd Laser & Skin Clinic, LLC
Attn: Amin Mashouf, A Manager
800 N. Michigan Avenue, #2203
Chicago, IL 60611

800 N. Michigan Condo Association
800 N. Michigan Avenue
Chicago, IL 60611

A & M Management Group, LLC

Ally Financial
PO Box 130424
Saint Paul, MN 55113-0004

Ally Financial
200 Renaissance Ctr
Detroit, MI 48243

Ally Financial
Po Box 380901
Minneapolis, MN 55438

Ally Financial
POB 674
Minneapolis, MN 55440-0674

Ally Financial
Payment Processing Center
POB 78367
Phoenix, AZ 85062-8367

Ally Servicing LLC
Attn: Carri Neuman, BK Agent
4000 Lexington Avenue N Suite 100
Shoreview, MN 55126

Amalgamated Bank
1 West Monroe
Chicago, IL 60603

American Access Casualty
c/o James P. Newman & Associates
2570 FoxField, #201
Saint Charles, IL 60174

American Chartered Bank
932 W. Randolph Street
Chicago, IL 60607

Amex
Correspondence
Po Box 981540
El Paso, TX 79998

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Amin Mashouf
800 N. Michigan Avenue
Unit 2203

Andrew Everest, Esq.
The Everest Firm
2035 W. Charleston, Suite 305
Chicago, IL 60647

Anesthesia 123 PC
c/o Law office of David B. Sosin
11800 S. 75th Avenue, Suite 300
Palos Heights, IL 60463

AUSA-Chicago
U.S. Attorneys Office- NDIL-Chicago
219 S. Dearborn Street, Suite 500
Chicago, IL 60604

Blue Cross Blue Shield of Illinois
POB 3238
Naperville, IL 60566-7238

BMW Bank of North America
5550 Britton Parkway
Hilliard, OH 43026

BMW Bank of North America Dept.
c/o/Ascension Capital Group
PO Box 201347
Arlington, TX 76006

Brian S. Wallach, Esq.
U.S. Attorneys Office -NDIL-Chicago
219 S. Dearborn Street, 5th Floor
Chicago, IL 60604

Broadway Tiffany LLC
c/o Joel F. Handler, Esq.
One E. Wacker Drive, Suite 510
Chicago, IL 60601

Broadway Tiffany, LLC.
c/o Vedder Price, PC.
222 N. LaSalle Street, #2400
Chicago, IL 60601

CAN Capital
Attn: Michael S. Solano
2015 Vaughn Road, Suite 500
Kennesaw, GA 30144

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Pob 30281
Salt Lake City, UT 84130

Carl Peter Clavelli
53 W. Jackson Boulevard
Suite 733
Chicago, IL 60604

Carl Peter Clavelli, Esq.
1420 Renaissance Drive
Suite 213
Park Ridge, IL 60068

Carlos G. Baldoceda, MD
3412 W. Fullerton Avenue
Chicago, IL 60647-2416

CFO, LLC
c/o Jeffrey A. Zaluda, Reg Agent
500 W. Madison Street, Suite 3700
Chicago, IL 60629

Chex Systems, Inc.
7805 Hudson Road
Suite 100
Saint Paul, MN 55125

Chicago Foot Clinic
2801 W. Cermak Road
Chicago, IL 60623

Chicago Foot Clinic, Ltd.
Attn: Jeffrey A. Zaluda, Reg Agent
500 W. Madison Street, Suite 3700
Chicago, IL 60661

Citibank
Citicorp Credit Svcs/Centralized BK
Po Box 790040
Saint Louis, MO 63179

Citibank
Citicorp Cr Svcs/Centralized Bankruptcy
Po Box 790040
S Louis, MO 63129

Citibank
Po Box 6241
Sioux Falls, SD 57117

Citibank
701 East 60th Street North
Sioux Falls, SD 57104

Citibank So Dak, NA
c/o Blatt Hasenmiller Leibsker & Mo
10 S. LaSalle Street, Suite 2200
Chicago, IL 60603

Codilis & Associates, P.C.
15W030 North Frontage Road
Suite 100
Burr Ridge, IL 60527

Consumers Coop Cred Un
Po Box 9119
Waukegan, IL 60079

Consumers Coop Cred Un
2750 Washington St
Waukegan, IL 60085

Consumers Coop Cred Un
2750 Washington
Waukegan, IL 60085

County Clerk of Cook County
118 North Clark Street
Room 434
Chicago, IL 60602

Diane MacArthur, Esq.
U.S. Attorneys Office -NDIL-Chicago
219 S. Dearborn Street, 5th Floor
Chicago, IL 60604

Dr. Louis Carrozza
3918 W. 63rd Chicago
Chicago, IL 60629

Educational Credit Management Corp
Lockbox 8682
POB 16478
Saint Paul, MN 55116-0478

Fidelity Motor Group LLC
28214 W. Northwest Highway
Lake Barrington, IL 60074

FirstMerit Bank
7227 W. Addison Street
Chicago, IL 60634

FK Advisors
4054 N. Lincoln Avenue
2nd Floor
Chicago, IL 60618

FK Advisors
600 Academy Drive
Northbrook, IL 60062

Freedman, Anselmo, Lindberg
1771 W. Diehl
Suite 150
Naperville, IL 60566

Illinois Department of Revenue
Bankruptcy Section
POB 64338
Chicago, IL 60664-0338

Illinois Department of Revenue
POB 19006
Springfield, IL 62794-9006

Illinois Department of Revenue
Outside Collection Agency Unit
POB 19035
Springfield, IL 62794-9035

Internal Revenue Service
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
Centralized Insolvency Operation
POB 7317
Philadelphia, PA 19101-7317

Joel M. Hammerman
U.S. Attorneys Office (NDIL)
219 S. Dearborn Street, Suite 500
Chicago, IL 60604

JRQ & Associates, LLC
141 W. Jackson Boulevard
Suite 2720
Chicago, IL 60604

Kelly Mattea Greening, Esq.
U.S. Attorneys Office -NDIL-Chicago
219 S. Dearborn Street, 5th Floor
Chicago, IL 60604

Lee A. Hendricks
c/o Joseph R. Curcio, Esq.
161 N. Clark Street, Suite 2240
Chicago, IL 60601

Levenfeld Pearlstein, LLC
2 N. LaSalle Street
Suite 1300
Chicago, IL 60602

Lewis Carrozza
4417 W. 147th Street
Midlothian, IL 60445-2643

Lexington Circuit Court
139 Main Street
Lexington, SC 29072

Marvin A. Brustin Ltd.
10 N. Dearborn Street
7th Floor
Chicago, IL 60602

Midway Cosmetic Institute, LLC
c/o Amin Mashouf, as A Mgr & Reg Ag
1620 S. Michigan Avenue, Unit 512
Chicago, IL 60616

Midway Cosmetic Institute, LLC
c/o Nozar Amiran, as A Manager
2138 S. Indian Avenue, Unit 1304
Chicago, IL 60616

Midwest Bank & Trust Company
1545 Ellinwood Avenue
Des Plaines, IL 60016

Mohammad R. Baniassadi, Esq.
180 N. LaSalle Street
Suite 1921
Chicago, IL 60601

Moshiri Investment Company, LLC
c/o Jeffrey A. Zaluda, Reg Agent
500 W. Madison Street, # 3700
Chicago, IL 60661

Moshiri Real Estate, LLC
c/o Jeffrey A. Zaluda, Reg Agent
500 W. Madison Street, #3700
Chicago, IL 60601

Much Shelist Deneberg
191 N. Wacker Drive
Suite 1800
Chicago, IL 60606

Navient Solutions Inc.
Attn: Claims Processing
POB 9500
Wilkes Barre, PA 18773-9500

Navient Solutions, Inc.
Attn: Brenda Golembeski
220 Lasley Ave
Wilkes Barre, PA 18706

Navient Solutions, Inc., c/o
Educational Credit Management Corp
POB 16408
Saint Paul, MN 55116-0408

Navient Solutions, Inc., c/o MHEAC
d/b/a American Student Assistance
100 Cambridge Street, #1600
Boston, MA 02114

Net Bank Business Finance
100 Executive Center Drive
Suite 101
Cranston, RI 02921

Nielsen Enterprises, Inc.
130 S. Milwaukee
Lake Villa, IL 60046

Park Tower 62, LLC
c/o Michael D. Hughes, Reg Agent
19815 Governors Highway
Flossmoor, IL 60422

Presence Health
62392 Collection Ceneter Drive
Chicago, IL 60693

Provident Bank
114 E. Lexington Street
Baltimore, MD 21202-1703

Republic Bank of Chicago
1510 75th Street
Darien, IL 60561-3766

Robert R. Benjamin
Golan & Christie LLP
70 E. Madison Street, Suite 1500
Chicago, IL 60602

Ronald R. Peterson
Jenner & Block, LLP
353 N. Clark Street
Chicago, IL 60654

Royal Redemption, Inc.
428 South Clark Street
Chicago, IL 60605

Ryan S. Hedges, Esq.
Vedder Price, P.C.
222 North LaSalle Street, Suite 260
Chicago, IL 60601

Saul Lopez
6737 W Belmont Ave
Chicago, IL 60634-4648

Shawni Moshiri
601 W. Randolph Street
Chicago, IL 60601

Sheriff of Cook County
50 W. Washington
7th Floor
Chicago, IL 60602

Shiva Moshiri
800 N. Michigan Avenue
Suite 2203
Chicago, IL 60611

Student Loan Trust
Citicorp Cr Svs/Centralized BK
POB 790040
Saint Louis, MO 63129

Student Loan Trust
701 East 60th Street North
Sioux Falls, SD 57104

Terra Reynolds
U.S. Attorneys Office (NDIL)
219 S. Dearborn Street, Suite 500
Chicago, IL 60604

The Judicial Sales Corporation
One South Wacker Drive
24th Floor
Chicago, IL 60606-4650

The Private Bank And Trust Company
149 E. Walton Place
Chicago, IL 60611

The Private Bank And Trust Company
70 W. Madison Street
Chicago, IL 60602

Tiffany Development Corporation
Attn: Tony F. Faham
712 N. Dearborn Street, #104
Chicago, IL 60654

Tom Makendonski
Law Office of Tom Makedonski
7354 N. Milwaukee
Niles, IL 60714

Tony F. Faham
800 N. Michigan Avenue
Unit 3301
Chicago, IL 60611

Tony Faham
c/o Law Office of Joel F. Handler
One E. Wacker Drive, Suite 510
Chicago, IL 60601

United States Attorney
Criminal Department
219 S. Dearborn Street
Chicago, IL 60604

United States Attorney Criminal Div
219 S. Dearborn Street
Chicago, IL 60604

United States Department of Justice
United States Marshals Service
219 S. Dearborn Street, Suite 2444
Chicago, IL 60604

US Bank
PO Box 6335
Fargo, ND 58125-6365

US Bank Home Mortgage
4801 Frederica Street
Owensboro, KY 42301

US Bank Home Mortgage
Notice of Error & Request for info
POB 21977
Eagan, MN 55121

VCE Enterprises
PO Box 83
Rockland, MA 02370-0083

West Town Jewelry & Loan LLC
2059 W. Chicago Avenue
Chicago, IL 60622

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Shawni S. Moshiri

Debtor's Signature

November 8, 2016

Date

11 U.S.C. § 527(a)(2) Disclosure

In accordance with section 527(a)(2) of the Bankruptcy Code, be advised that:

1. All information that you are required to provide with a bankruptcy petition and during a bankruptcy case must be complete, accurate, and truthful.
2. All assets and liabilities must be completely and accurately disclosed, with the replacement value of each asset as defined in section 506 listed after reasonable inquiry to establish such value.
3. Current monthly income, the amounts specified in the “means test” under section 707(b)(2), and disposable income in chapter 13 cases must be stated after reasonable inquiry.
4. Information that you provide during your bankruptcy case may be audited, and the failure to provide such information may result in dismissal of the case or other sanction, including a criminal sanction.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules, and Statement of Financial Affairs, and in some cases a Statement of Intention, need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.